Global Journal of STEM Education & Management Research

Teachers' Satisfaction on Financial Management of School Heads in Relation to their Performance

Monaliza C. Fernandez[1], Juvelyn P. Nillama[2], Francisco P. Garnica[3]
Cleopatra C. Alegrado[4], Generosa M. Nillama[5]
[1]Dolis Elementary School, Philippines, [2]Tal-ot Elementary School, Philippines
[3,4,5]St. Joseph College of Canlaon, Philippines
Corresponding Email: monalizazednanref@gmail.com

Received: July 14, 2026
Revised: August 18, 2026
Accepted: September 8, 2026

ABSTRACT

This study determined the level of school heads' financial management and teachers' satisfaction and examined the relationship between financial management and teachers' performance in the District of Calatrava I. A descriptive-relational research design was employed, involving 241 teachers from 22 elementary schools. Data were gathered using a researcher-developed, 40-item questionnaire covering four financial management areas: funding activities under the School Improvement Plan (SIP) and Annual Implementation Plan (AIP), payment of utilities, procurement of instructional school supplies, and payment of wages for janitorial, transportation/mobility, and security services. The instrument underwent face and content validation by three experts and reliability testing through a dry run with 20 teachers from Calatrava II using Cronbach's Alpha. Findings revealed that teachers were generally highly satisfied with school heads' financial management, particularly in funding school activities, utilities, instructional supplies, and support-service wages, although improvements were needed in financial transparency, utility maintenance, MOOE allocation and liquidation, stakeholder participation, and disclosure of fund utilization. Teachers' performance was generally rated very satisfactory. No significant differences were found in financial management when respondents were grouped according to age, sex, civil status, length of service, and educational attainment. Moreover, no significant relationship was found between school heads' financial management and teachers' performance. The study concludes that while school heads demonstrate adequate financial management capabilities and teachers maintain satisfactory performance, financial management alone may not directly determine teachers' performance. Continuous professional development, participatory budgeting, transparency, accountability, and stakeholder engagement are therefore recommended to strengthen school financial management and support effective teaching and learning.

Keywords: Financial Management, School Heads, Teachers' Performance, Teachers' Satisfaction

How to Cite:

Fernandez, M. C., Nillama, J. P., Garnica. F. P., Alegrado, C. C., & Nillama, G. M. (2026). Teachers' Satisfaction on Financial Management of School Heads in Relation to their Performance. *Global Journal of STEM Education & Management Research*, 2(*3*), 56-69. https://doi.org/10.5281/zenodo.22653047

INTRODUCTION

Education plays a vital role in human development and social transformation by providing individuals with the knowledge and skills needed for meaningful participation in society and economic development. Recent reports emphasize that education promotes equity, inclusion, social progress, and sustainable development, while human capital developed through education contributes to employment, productivity, and economic prosperity (UNESCO, 2024, 2026; World Bank, 2024). Schools, therefore, play an important role in achieving educational goals, and their effectiveness depends not only on quality teaching and leadership but also on the efficient and equitable management of available resources. The Education Finance Watch 2024 further emphasizes that sound financial management and appropriate resource allocation are essential to improving educational outcomes and addressing local school needs (World Bank & UNESCO, 2024).

School heads occupy a central position in school administration and are responsible for ensuring that school operations and programs are effectively implemented. Among their important responsibilities is financial management, which includes preparing budgets, projecting revenues and expenditures, allocating resources, monitoring expenses, and ensuring that financial obligations are properly and timely addressed. An effective budget serves as a guide for achieving school objectives, establishing financial controls, and ensuring that resources are utilized efficiently. Thus, sound financial management requires school heads to exercise accountability, transparency, discipline, and careful planning in the use of school funds.

Effective financial management is therefore essential in supporting school goals, instructional activities, and overall school performance. Efficient use of financial resources can help ensure the availability of instructional materials, utilities, programs, and other resources needed by teachers and learners. However, financial management requires continuous effort, competence, and accountability from school administrators. In this context, examining school heads' financial management and its relationship to teachers' satisfaction is important, particularly in schools where limited resources may directly affect teachers' working conditions and access to essential instructional support.

OBJECTIVES OF THE STUDY

This study aimed to determine teachers' satisfaction with the financial management practices of school heads and examine its relationship with teachers' performance in the District of Calatrava I. Specifically, it sought to determine the level of teachers' satisfaction with school heads' financial management in terms of funding activities identified in the approved School Improvement Plan (SIP) and Annual Implementation Plan (AIP), paying utility expenses, procuring school supplies necessary for classroom teaching, and paying the wages of full-time janitorial, transportation/mobility, and security service personnel. It also aimed to determine the level of teachers' performance based on these variables, identify whether significant differences existed in teachers' satisfaction with school heads' financial management when grouped according to the identified variables, and determine whether a significant relationship existed between the level of school heads' financial management and teachers' performance.

LITERATURE REVIEW

Financial management is a critical component of effective school administration because school leaders are responsible for planning, allocating, utilizing, monitoring, and accounting for limited financial resources to support teaching, learning, and school priorities. The *Education Finance Watch 2024* emphasizes that increased educational spending alone does not guarantee improved outcomes; resources must be allocated efficiently and equitably, with strong financial and school management systems in place to address local needs and support educational performance (World Bank & UNESCO, 2024).

Recent Philippine studies highlight the importance of financial competencies among school heads. Hernandez (2024) found that effective management of school resources contributes to improved school operations and the delivery of basic education services, while De Guzman (2024) reported that school heads perform important financial functions involving planning, budgeting, prioritizing needs, monitoring, and evaluation. However, a 2024 study in the Schools Division of Surigao del Norte found that financial management and resource allocation still required improvement, particularly in prioritizing student-support activities and involving teachers in budgetary processes. These findings underscore the importance of participatory and needs-based financial planning.

School heads also face challenges in managing limited financial resources. Bantilan et al. (2023) identified difficulties in the effective utilization of school resources among public secondary school leaders in Davao City, while Suazo and Almerez (2025) reported challenges involving limited budgets, delayed fund disbursements, and inadequate financial-management training. To address these concerns, school heads employed strategies such as participatory budgeting, stakeholder engagement, resource redistribution, and external funding. These findings suggest that effective financial management requires not only technical knowledge of budgeting and accounting but also strategic decision-making and stakeholder collaboration.

Accountability, transparency, and compliance are likewise essential elements of school financial management. Euraoba et al. (2025) found that school heads demonstrated compliance with financial management systems involving budget preparation, procurement, disbursement, reporting, and auditing. Similarly, Barrera (2025) emphasized the need for capability-building to strengthen school administrators' financial management competencies and compliance with financial requirements. A systematic review by Bantilan et al. (2025) further identified insufficient funds, limited training, and inappropriate management approaches as recurring challenges, emphasizing the importance of transparent governance, accountability, coordinated budgeting, and continuous professional development.

Other studies highlight the possible implications of financial management for teachers. Wadasen (2024) reported that delayed fund distribution, inadequate training, and weaknesses in financial management may affect instructional resources, teachers' working conditions, job satisfaction, and professional development. Delmo et al. (2023) emphasized the importance of effective resource allocation, financial planning, expenditure monitoring, and regulatory compliance, while Alvarez and Potane (2024) found that although Philippine school leaders generally demonstrated strong financial management skills, challenges remained in stakeholder participation, transparency, and equitable budget allocation. These findings indicate that teachers, as direct users of school resources, may be significantly affected by the financial decisions of school heads.

Of particular relevance, Ban, Bautista, and Bautista (2025) examined school heads' financial management practices and skills in relation to teachers' performance among 249 teachers in Central Philippines. Financial management was assessed in terms of planning and budgeting, resource allocation, financial resource mobilization, and financial accountability and governance. The findings showed high levels of school heads' financial management practices and skills but revealed no significant relationship between financial management practices and teachers' performance. Meanwhile, Gernalin, Bautista, and Maguate (2023b) found that teachers demonstrated consistent compliance with the Code of Conduct and very satisfactory performance, with ethical adherence associated with instructional competence and learner assessment. Taken together, these studies suggest that while sound financial management is essential for supporting school operations and teachers' needs, teachers' performance and satisfaction may also be shaped by other organizational, instructional, ethical, and contextual factors.

METHODOLOGY

This section presents the discussion of the research methodology used, the subjects and respondents of the study, the research instruments used, the validity and reliability of the instruments, the procedure for data gathering, and the statistical tools and procedure for data analysis.

Research Design

This study used the descriptive research design since the researcher aimed to determine the level of school heads' financial management capabilities in relation to teachers' satisfaction. As stated by Bago (2011), a descriptive-relational research design employed descriptive techniques to answer questions about current conditions. Descriptive research designs focused on determining relationships (correlation or causation). The researcher then believes that this design is the most appropriate for the study.

Study Respondents

The respondents of the study were the two hundred forty-one (241) teachers stationed in the twenty-two (22) elementary schools in the District of Calatrava I.

Instruments

A researcher-developed questionnaire was used to gather data on teachers' satisfaction with the financial management of school heads and its relationship to their performance in the District of Calatrava I. Part I obtained the respondents' profiles, including age, sex, civil status, length of service, and educational qualification, while Part II contained 40 items covering four financial management aspects: funding activities under the School Improvement Plan (SIP) and Annual Implementation Plan (AIP), payment of utilities, procurement of instructional school supplies, and payment of wages for janitorial, transportation/mobility, and security services. The items were developed from relevant books, DepEd Orders, journals, electronic resources, and previous studies and were rated using a five-point scale interpreted from Poor to Outstanding. To establish validity, the questionnaire underwent face and content validation by three experts. Its reliability was assessed through a dry run involving 20 teachers from Calatrava II, using Cronbach's Alpha to determine the internal consistency of the instrument.

Data Gathering Procedure

To ensure the smooth conduct of this study, the researcher first sought permission from the selected public schools to conduct the research. A formal request letter was submitted to the school administrators, outlining the study's purpose and scope. Upon approval, the researcher coordinated with the administrators to schedule the questionnaire administration at a time convenient for both the respondents and the researcher. The questionnaires were personally distributed to the selected teacher-respondents, and a brief orientation was provided. The researcher thoroughly presented the study's objective and directions. It was assured that all collected data will not be disclosed to anyone, will remain confidential, and will be used only for this study.

Once the questionnaires were completed and returned to the researcher, the collected data were sent to a statistician for tabulation, and appropriate statistical tools were used for analysis. This data was carefully analyzed and interpreted, and the results were presented in tables and appropriate forms to be responsive to the study's objective.

Data Analysis and Statistical Treatment

The analysis of the research data was based on the specific objectives of the study. Objectives 1 and 2, which focused on the respondents' profile, the level of school heads' financial management, and the level of teachers' satisfaction, were analyzed using descriptive and analytical methods, particularly frequency, percentage, and mean. Objective 3, which examined whether significant differences existed in the level of school heads' financial management when respondents were grouped according to the identified profile variables, employed a comparative analytical scheme and the Mann–Whitney U test. Objective 4, which determined the significant relationship between school heads' financial management and teachers' satisfaction, utilized a relational analytical scheme and Spearman's rho correlation coefficient.

Ethical Consideration

The study was conducted in accordance with ethical principles and the Data Privacy Act of 2012 to protect the safety, dignity, rights, and privacy of the respondents. Participation was voluntary, and informed consent was obtained before data collection, with respondents informed of the study's purpose, procedures, time requirements, and their right to decline participation or withdraw at any time without penalty. Anonymity was maintained by excluding names and other identifying information and using numerical or code identifiers instead. The study involved minimal risk, as data were gathered only through a questionnaire, and participants could omit any question that caused discomfort. All collected information was treated with strict confidentiality and accessed only by authorized individuals, while physical and electronic records were securely stored and properly destroyed or permanently deleted after use.

RESULTS AND DISCUSSION

This section deals with the presentation, analysis and interpretation of data gathered to carry out the objectives of this study. All these were made possible by following certain appropriate procedures so as to give the exact data and solution to each specific problem.

Level of Teachers' Satisfaction on Financial Management of School Heads in terms of Funding Activities in the Approved School Improvement Plan (SIP) and Annual Improvement Plan (AIP) of the schools, in paying expenses for utilities, in procuring school supplies necessary for classroom teaching, and in paying for wages of full-time janitorial, transportation/mobility, and security services

Table 1

Level of Teachers' Satisfaction on Financial Management of School Heads in terms of Infunding Activities in the Approved School Improvement Plan (SIP) and Annual Improvement Plan (AIP) of the Schools

Items	Mean	Interpretation
1. Funds for activity as identified in the approved SIP for implementation in the current year and as specifically determined in the AIP are strictly followed.	4.08	High
2. Accounts expenses for school-based training and activities that are selected or designed to address the most critical needs that will improve learning outcomes in the school, as well as official school meetings, such as but not limited to Learning Action Cells (LAC) and Continuous Improvement (CI), are properly accounted for.	3.69	High
3. Expenses on special curricular programs (e.g., advocacy, assessment, capacity building, learning environment, learner development, and research) and co-curricular activities of special curricular programs (e.g., travel expenses) are embodied in the SIP and AIP.	4.02	High
4. Finance expenses about graduation rites, moving up or closing ceremonies, and recognition activities.	4.50	Very High
5. Declares sources of funding of the school, specifically the MOOE.	3.87	High
6. Provides sufficient financial support for the eligible activities in school.	3.88	High
7. Provides travel financial need for both teachers and staff.	4.02	High
8. Funds minor repair of facilities, buildings, and grounds maintenance, and the upkeep of the school.	3.69	High
9. Designates the committee in the MOOE budget allocation and liquidation.	3.92	High
10. Posts information on the sources, intended use, and actual utilization of funds in the Transparency board that must be publicly accessible and must be updated every 3 months.	3.68	High
Overall Mean	3.94	High

Table 1 shows that item 4, "Financing expenses about graduation rites, moving up or closing ceremonies and recognition activities," had the highest mean score of 4.50, interpreted as "high." However, the lowest mean score of 3.68 was obtained by item 10, which is on "Posting information on the sources, intended use and actual utilization of funds in the transparency board that must be publicly accessible and must be updated every 3 months," interpreted as "high."

The result implies that school heads can finance the other financial needs stipulated in the work and financial plan. Still, they lack information about budget allocations and expenses posted at their schools as part of their job.

Table 2

Level of Teachers' Satisfaction with the Financial Management of School Heads in terms of Paying Expenses for Utilities

Items	Mean	Interpretation

1. Prepares the budget for utilities ahead of time.	4.13	High
2. Allocates budget for the electricity and water supply.	4.43	Very High
3. Provides enough budget for utilities.	3.99	High
4. Gives financial assistance for the utility repair or maintenance.	3.45	High
5. Allots budget for electronic load used for research on school-related works (e.g., LIS/LRMDS/Publication, etc).	4.27	Very High
6. Allocates utility maintenance budget quarterly.	4.02	High
7. Involves the teacher, pupils, and other stakeholders in allocating the budget.	3.56	High
8. Conducts parent-teacher conferences regularly for transparency and utilization of funds used for utilities.	3.95	High
9. Records are clear and coherent expenditure of funds.	3.68	High
10. Shows a transparency board on the utilization of the budget.	4.25	Very High
Overall Mean	3.97	High

Table 2 shows the highest mean score of 4.43 obtained on item 2, which is "Allocating budget for the electricity and water supply", interpreted as "very high." On the other hand, the lowest mean score was 3.45 on item 4, "Giving financial assistance for the utility repair or maintenance," which was interpreted as "high."

The results imply that the school head gives less attention to financial assistance for utility repair or maintenance, and that teachers' satisfaction with this financial management has a lower mean. They should align with national educational policies, plans, and standards. The school heads shall have authority, accountability, and responsibility as stated in RA 9155.

Table 3

Level of Teachers' Satisfaction with the Financial Management of School Heads in terms of Procuring School Supplies Necessary for Classroom Teaching

Items	Mean	Interpretation
1. Procures a budget for school supplies necessary in classroom teaching ahead of time.	4.08	High
2. Conducts stakeholders' orientation on the school funds receivable by the school in the first quarter of the school year and the ensuing quarters.	3.68	High
3. Funds for rental and minor repair of tools and equipment deemed necessary for the conduct of teaching and learning activities.	3.56	High
4. Designates the committee in the MOOE budget allocation and liquidation.	3.41	High
5. Pays for the reproduction of teacher-made activity sheets or exercises that were downloaded from the Learning Resource Management and Development System (LRMDS), which support differences in learning among pupils.	4.02	High
6. School supplies are appropriate as stated in the procurement.	3.83	High

7. Responds to the financial needs for support of instructional materials, production of test questionnaires, and other concerns of teachers to promote pupils' learning quarterly.	4.16	High
8. Utilizes the allocated school supply budget properly.	3.69	High
9. Liquidates resources with proper audit.	3.85	High
10. Shows a transparency board on the utilization of the school budget.	3.56	High
Overall Mean	3.78	High

Table 3 presents that item 7 on "Responding to the financial needs for support instructional materials, production of test questionnaires, and other concerns of teachers to promote pupils' learning quarterly" obtained the highest mean score of 4.16, interpreted as "high." However, the lowest mean score of 3.41 was obtained by item 4, "Designating committee in MOOE budget allocation and liquidation," which was interpreted as "high."

This implies that school heads are good at responding to the financial needs for supporting instructional materials, the production of test questionnaires, and other concerns of teachers to promote pupils' learning quarterly, as highlighted in DepEd Order No. 13, s. 2016. However, giving less importance to the designated committee in MOOE budget allocation and liquidation, which can help respond to the school's needs, is less followed, as stated in the same DepEd Order above.

Table 4

Level of Teachers' Satisfaction with the Financial Management of School Heads in terms of Paying for Wages of Full-Time Janitorial, Transportation/Mobility, and Security Services

Items	Mean	Interpretation
1. Pays MOOE funds for janitorial.	4.51	Very High
2. Prepares budget for janitorial, transportation/ mobility, and security services.	4.11	High
3. Gives an appropriate budget as stated in the Procurement Plan.	4.41	Very High
4. Provides equipment needed for janitors and security.	3.87	High
5. Provides the salary on time.	3.86	High
6. Informs teacher and other stakeholders regularly for transparency utilization of funds (e.g., wages of full-time janitorial, transportation/mobility, and security services)	3.56	High
7. Provides budget for the maintenance of the janitor and security equipment.	3.76	High
8. Records clear and coherent expenditure.	3.68	High
9. Liquidates resources with proper audit.	3.97	High
10. Posts information on the sources, intended use, and actual utilization of funds in the Transparency board that must be publicly accessible and must be updated every 3 months.	3.95	High
Overall Mean	3.97	High

Table 4 shows that item 1 on "Paying MOOE funds for janitorial" had the highest mean score of 4.51, indicating "very high." However, the lowest mean score of 3.56 was obtained by item 6, "Informing teacher and other stakeholders regularly for transparency utilization of funds (e.g., wages of full-time janitorial, transportation/mobility and security services)," which was interpreted as "high."

This implies the level of teachers' satisfaction with school head management regarding the payment of MOOE funds for janitorial work. Nevertheless, school heads cannot inform teachers and other stakeholders with proper information, as mentioned in DepEd Order No. 13, series 2016.

Level of Teachers' Performance according to Variables

Table 5

Level of Teachers' Performance according to Variables

Variable	Category	Mean	Interpretation
Age	younger	4.24	Very Satisfactory
	older	4.30	Very Satisfactory
Sex	Male	4.24	Very Satisfactory
	Female	4.27	Very Satisfactory
Civil Status	Single	4.34	Very Satisfactory
	Married	4.26	Very Satisfactory
Length of Service	shorter	4.23	Very Satisfactory
	longer	4.31	Very Satisfactory
Highest Educational Attainment	w/o masters	4.23	Very Satisfactory
	with masters	4.28	Very Satisfactory

Table 5 on the level of teachers' performance revealed that older, female, single, longer length of service, and those with a master's degree attained the highest mean scores of 4.27 to 4.34, interpreted as "very satisfactory."

This implies that older, female, single respondents with longer service and a master's degree achieved a very satisfactory level of performance. They may perform well, given the advantages of their profile.

Difference in the Level of Teachers' Satisfaction on Financial Management of School Heads in terms of Funding Activities in the Approved School Improvement Plan (SIP) and Annual Improvement Plan (AIP) of the Schools, In paying expenses for utilities, In procuring school supplies necessary for classroom teaching, and In paying for wages of full-time janitorial, transportation/mobility, and security services when grouped according to Age, Sex, Civil Status, Length of Service, and Highest Educational Attainment

Table 6

Difference in the Level of Teachers' Satisfaction on Financial Management of School Heads in terms of In-Funding Activities in the Approved School Improvement Plan (SIP) and Annual Improvement Plan (AIP) of the Schools according to Variables

Variable	Category	Mean	Z	p-value	Sig level	Interpretation
Age	younger	3.95	0.394	0.694		Not Significant
	older	3.92				
Sex	male	3.98	0.424	0.672		Not Significant
	female	3.93				
Civil Status	civil status	3.94	0.024	0.981	0.05	Not Significant
	married	3.94				
Length of Service	shorter	3.96	0.555	0.579		Not Significant
	longer	3.92				
Highest Educational Attainment	w/o masters	3.93	-0.122	0.903		Not Significant
	with masters	3.94				

Table 6 presents the differences in teachers' satisfaction with school heads' financial management of funding activities under the approved SIP and AIP when grouped according to age, sex, civil status, length of service, and highest educational attainment. Results showed no significant differences across all variables, as all p-values exceeded the 0.05 significance level: age ($Z = 0.394$, $p = 0.694$), sex ($Z = 0.424$, $p = 0.672$), civil status ($Z = 0.024$, $p = 0.981$), length of service ($Z = 0.555$, $p = 0.579$), and educational attainment ($Z = -0.122$, $p = 0.903$). Although minor variations were observed in the group means, these were not statistically significant, indicating that teachers generally shared similar levels of satisfaction with SIP and AIP financial management regardless of their demographic and professional characteristics.

The consistency of the findings suggests that school heads' financial management practices for SIP and AIP funding are implemented relatively uniformly across teacher groups. This is supported by Ban, Bautista, and Bautista (2025), who found high levels of school heads' financial management practices and skills in planning and budgeting, resource allocation, financial resource mobilization, and accountability and governance, with financial management practices not significantly influencing teachers' performance. Similarly, Eleccion et al. (2026) found no significant differences in budgeting and planning according to age and educational attainment. However, Calo (2025) reported significant differences according to length of service, indicating that the influence of profile characteristics may depend on the specific financial-management dimension examined. The present findings may also reflect standardized financial policies and accountability mechanisms, as Euraoba et al. (2025) reported strong compliance with financial management procedures, while Espela et al. (2025) emphasized alignment of financial practices with SIP and AIP priorities through transparency, accountability, stakeholder participation, and systematic financial procedures.

Therefore, the null hypothesis is accepted, indicating that teachers' satisfaction with school heads' financial management of SIP and AIP funding activities does not significantly differ according to age, sex, civil status, length of service, or highest educational attainment. This implies that teachers' perceptions are generally consistent across the identified groups. Nevertheless, maintaining effective financial management requires continuous attention to transparency, accountability, stakeholder participation, and proper resource allocation. Suazo and Almerez (2025) emphasized participatory budgeting and stakeholder engagement as important strategies for addressing financial-management challenges in schools. Thus, while teachers' characteristics do not significantly differentiate their satisfaction with SIP and AIP funding, strengthening participatory and transparent financial management remains important for ensuring that school resources are aligned with instructional and organizational priorities.

Table 7

Difference in the Level of Teachers' Satisfaction on Financial Management of School Heads in terms of Paying Expenses for Utilities according to Variables

Variable	Category	Mean	Z	p-value	Sig level	Interpretation
Age	younger	3.99	0.554	0.580		Not Significant
	older	3.96				
Sex	male	3.99	0.192	0.848		Not Significant
	female	3.97				
Civil Status	civil status	3.94	0.081	0.936	0.05	Not Significant
	married	3.94				
Length of Service	shorter	3.99	0.504	0.615		Not Significant
	longer	3.96				
Highest Educational Attainment	w/o masters	3.97	-0.277	0.782		Not Significant
	with masters	3.99				

Table 7 shows that no significant differences were found in teachers' satisfaction with school heads' financial management of utility expenses when grouped according to age, sex, civil status, length of service, and highest educational attainment. All computed p-values exceeded the 0.05 significance level: age ($p = 0.580$), sex ($p = 0.848$), civil status ($p = 0.936$), length of service ($p = 0.615$), and educational attainment ($p = 0.782$). Thus, teachers across the different demographic and professional groups generally shared similar levels of satisfaction regarding the management and payment of school utility expenses. The finding is consistent with Eleccion et al. (2026), who reported no significant differences in selected financial management practices when respondents were grouped according to profile characteristics such as age and educational attainment, despite school heads demonstrating high financial management practices.

The consistency of teachers' satisfaction may be attributed to the implementation of standardized financial procedures governing school expenditures. Euraoba et al. (2025) found that school heads demonstrated full compliance with financial management systems involving budget preparation, procurement, disbursement, financial reporting, and auditing. Similarly, Espela et al. (2025) reported that school heads followed systematic financial practices, including proper allocation, procurement, disbursement, liquidation, and alignment of expenditures with SIP and AIP priorities. These practices emphasize efficiency, transparency, accountability, and stakeholder engagement, which may contribute to relatively uniform experiences among teachers regardless of their personal and professional characteristics.

The findings are also supported by Ban, Bautista, and Bautista (2025), who reported high levels of school heads' financial management practices and skills in planning and budgeting, resource allocation, financial resource mobilization, and financial accountability and governance. Their study further demonstrated that financial management practices did not significantly influence teachers' performance, suggesting that teachers' perceptions and outcomes may be shaped by factors beyond financial management alone. However, the present findings should not imply that utility-related financial management requires no improvement. Recent research has identified budget limitations, delayed fund releases, and resource-allocation challenges as continuing concerns among school heads. Suazo and Almerez (2025), for instance, emphasized participatory budgeting, stakeholder engagement, and resource redistribution as strategies for addressing financial constraints. Therefore, the null hypothesis is accepted, indicating that teachers' satisfaction with school heads' financial management of utility expenses does not significantly differ according to age, sex, civil status, length of service, or educational attainment, while continued attention to timely budgeting, transparency, accountability, and adequate funding for utilities and maintenance remains essential to sustaining a conducive teaching and learning environment.

Table 8

Difference in the Level of Teachers' Satisfaction on Financial Management of School Heads in terms of Procuring School Supplies Necessary for Classroom Teaching according to Variables

Variable	Category	Mean	Z	p-value	Sig level	Interpretation
Age	younger	3.78	-0.110	0.913	0.05	Not Significant
	older	3.79				
Sex	male	3.78	-0.117	0.907		Not Significant
	female	3.78				
Civil Status	civil status	3.76	-0.309	0.758		Not Significant
	married	3.79				
Length of Service	shorter	3.79	0.154	0.878		Not Significant
	longer	3.78				
Highest Educational Attainment	w/o masters	3.78	-0.121	0.904		Not Significant
	with masters	3.79				

Table 8 shows that no significant differences existed in teachers' satisfaction with school heads' financial management in procuring school supplies necessary for classroom teaching when grouped according to age, sex, civil status, length of service, and educational attainment. All computed p-values were greater than the 0.05 level of significance: age ($p = 0.913$), sex ($p = 0.907$), civil status ($p = 0.758$), length of service ($p = 0.878$), and educational attainment ($p = 0.904$). These findings indicate that teachers across the different demographic and professional groups generally had similar levels of satisfaction with school heads' management of funds for instructional supplies.

The consistency of the findings suggests that school heads' practices in procuring classroom supplies may be implemented relatively uniformly across teachers regardless of their personal and professional characteristics. This may be attributed to established procurement procedures and school financial policies that guide the identification, prioritization, acquisition, and distribution of instructional resources. Such consistency is important because adequate and timely provision of school supplies directly supports teachers in carrying out classroom instruction and meeting learners' educational needs.

Therefore, the null hypothesis is accepted, indicating that teachers' satisfaction with school heads' financial management in procuring school supplies does not significantly differ according to age, sex, civil status, length of service, or educational attainment. The results imply that these characteristics do not substantially influence teachers' perceptions of procurement practices. Nevertheless, school heads should continue strengthening transparent and participatory procurement processes, ensuring that instructional supplies are identified based on actual classroom needs, prioritized appropriately, procured on time, and properly accounted for to support effective teaching and learning.

Table 9

Difference in the Level of Teachers' Satisfaction on Financial Management of School Heads in terms of Paying for Wages of Full-Time Janitorial, Transportation/Mobility, and Security Services according to Variables

Variable	Category	Mean	Z	p-value	Sig level	Interpretation
Age	younger	3.78	-0.120	0.905		Not Significant
	older	3.79				
Sex	male	3.80	-1.354	0.177		Not Significant
	female	3.99				
Civil Status	civil status	0.0	-1.001	0.318	0.05	Not Significant
	married	3.99				
Length of Service	shorter	3.99	0.560	0.576		Not Significant
	longer	3.94				
Highest Educational Attainment	w/o masters	3.98	0.585	0.599		Not Significant
	with masters	3.92				

Table 9 shows that no significant differences existed in teachers' satisfaction with school heads' financial management in paying the wages of full-time janitorial, transportation/mobility, and security services when grouped according to age, sex, civil status, length of service, and educational attainment. All computed *p*-values were greater than the 0.05 level of significance: age (p = 0.905), sex (p = 0.177), civil status (p = 0.318), length of service (p = 0.576), and educational attainment (p = 0.599*). Thus, teachers across the different demographic and professional groups generally reported similar levels of satisfaction with the financial management of support-service wages.

The findings indicate that teachers' perceptions of school heads' management of funds for janitorial, transportation/mobility, and security services are relatively consistent regardless of their personal and professional characteristics. This may suggest that school heads follow established policies and procedures in allocating and disbursing funds for support personnel, resulting in similar experiences among teachers. Proper and timely payment of these services is important to maintaining essential school operations, cleanliness, safety, mobility, and a conducive environment for teaching and learning.

Therefore, the null hypothesis is accepted, indicating that teachers' satisfaction with school heads' financial management in paying support-service wages does not significantly differ according to age, sex, civil status, length of service, or educational attainment. The results suggest that these characteristics do not substantially influence teachers' perceptions of financial management in this area. Nevertheless, school heads should continue to ensure timely payment, accurate documentation, transparency, and accountability in the utilization of funds for support services, while regularly informing teachers and other stakeholders about relevant financial allocations and expenditures.

Relationship Between the Level of Teachers' Satisfaction with Financial Management of School Heads and Teachers Performance

Table 10

Relationship Between the Level of Teachers' Satisfaction with Financial Management of School Heads and Teachers Performance

Variable	r	*p*-value	Sig level	Interpretation
Teachers' Satisfaction with the Financial Management of School Heads Teachers' Performance	0.032	0.622	0.05	Not Significant

Table 10 presents the test of the relationship between the level of school heads' financial management and teachers' satisfaction with their performance. The results yielded a *p*-value of 0.622, which is greater than the 0.05 level of significance. This indicates that the relationship between the two variables is not statistically significant. Therefore, the findings suggest that variations in school heads' financial management practices are not significantly associated with teachers' satisfaction with their performance. In other words, teachers' perceptions of their performance appear to remain relatively consistent regardless of the level of financial management demonstrated by school heads.

This finding further suggests that financial management alone may not be a direct determinant of teachers' satisfaction with their performance. Although effective financial management is important in providing instructional resources, maintaining school operations, and supporting teachers' needs, other factors—such as leadership practices, instructional support, working conditions, professional development, motivation, organizational climate, and individual teacher characteristics—may have a greater influence on teachers' performance and satisfaction. Thus, the absence of a significant relationship does not diminish the importance of sound financial management but indicates that teacher performance is likely influenced by multiple interacting factors.

Consequently, the null hypothesis is accepted, indicating that there is no significant relationship between the level of school heads' financial management and teachers' satisfaction with their performance. The finding implies that school heads should continue strengthening financial planning, resource allocation, transparency, and accountability while simultaneously addressing other organizational and instructional factors that may contribute to teachers' performance. This highlights the need for a more comprehensive approach to school management in which financial management is integrated with effective leadership, teacher support, and professional development.

CONCLUSION

The findings showed that most respondents were female, married, and had educational attainment ranging from a bachelor's degree to master's units, while their age and length of service were almost evenly distributed across the two categories. Teachers generally expressed high satisfaction with school heads' financial management, particularly in funding school activities, utilities, instructional supplies, and wages for support personnel; however, areas needing improvement included financial transparency, utility repair and maintenance, MOOE budget allocation and liquidation, stakeholder participation, and regular disclosure of fund utilization. Teachers' performance was generally rated very satisfactory across the identified areas. Furthermore, no significant differences were found in school heads' financial management when respondents were grouped according to age, sex, civil status, length of service, and educational attainment, and no significant relationship was found between school heads' financial management and teachers' performance. Overall, the findings indicate that school heads were capable of managing school finances, while teachers maintained satisfactory performance, suggesting that financial management alone may not directly determine teachers' performance and that school heads should continue strengthening financial management practices in accordance with DepEd policies and Republic Act No. 9155.

RECOMMENDATIONS

It is recommended that school heads engage in continuous professional development on financial management and strengthen accountability and transparency in the use of school funds, particularly for SIP/AIP activities, utilities, instructional supplies, and support-service wages. Teachers, learners, parents, and other stakeholders should be regularly informed about budget allocations and expenditures to promote transparency and prevent financial concerns. School heads should also involve designated committees in identifying and prioritizing needed instructional supplies and discuss financial priorities during Learning Action Cell (LAC) sessions or stakeholder meetings. Since no significant relationship was found between financial management and teachers' performance, future studies should consider other factors that may influence teacher performance and use additional assessment tools to provide a more comprehensive understanding of teacher effectiveness.

Conflict of Interest

The author declares the absence of any conflict of interest that could have influenced the content or conclusions of this paper. She affirms that no financial, personal, or professional relationships with other individuals or organizations have compromised the objectivity, integrity, or impartiality of the research work. As a final point, no external parties influenced the study design, data collection, analysis, or interpretation.

REFERENCES

Amos, O. (2021). Effectiveness of School Heads' Financial Management Skills in Provision of Quality Education in Secondary School. International Journal of Education and Research. Vol. 9 No. 3.

Ban, J., Bautista, M., & Bautista, M. (2025). School Heads' Practices and Skills in Financial Management in Relation to Teachers' Performance. International Multidisciplinary Journal of Research for Innovation, Sustainability, and Excellence (IMJRISE), 2(6), 494-508. https://doi.org/10.5281/zenodo.15662444

Bantilan, J. C., Hatagi, M. C. A., Sombilon, E. J. J., & Bauyot, M. M. (2023). Financial management challenges and strategies of public secondary school leaders in Davao City, Philippines: A phenomenological multiple case study. Journal of Education, Society and Behavioural Science, 36(12), 131–158.

Bantilan, J. C., Mondoyo, D. P., Sombilon, E. J. J., Regidor, A. R., & Guray, C. B. M. (2025). Resource management in education: A systematic review. Asian Journal of Education and Social Studies, 51(12), 1011–1033.

De Guzman, C. A. J. (2024). School heads' financial management and program implementation: Basis for policy recommendations. Journal of Interdisciplinary Perspectives, 2(11).

Eleccion, J. S., Guanzon, R. S., Rico, A. A., Sajonia, J. D. S., Sobrevilla, A. R. J. M., Catarus, J. D., Noblezada, J. E. C., Lobaton, V. P. Y., & Macaranas, J. G. (2026). School head's financial management practices and performance. Aloysian Interdisciplinary Journal of Social Sciences, Education, and Allied Fields.

Espela, D. F., Digo, G. S., Dayson, C. J. P., Borabo, J. G., & Arevalo, C. M. E. (2025). Financial management practices of school heads in non-fiscally autonomous secondary schools in Sorsogon, Philippines. Indonesian Journal of Education Research, 6(1), 68–76.

Euraoba, R., Vibal, J. C. T., & Cerbo, T. (2025). Financial management system compliance and practices of school heads in relation to school performance: Basis for intervention. Psychology and Education: A Multidisciplinary Journal, 36(3).

Espinosa, F. M. (2018). FINANCIAL MANAGEMENT PRACTICES OF SCHOOL HEADS: TEACHERS' PERSPECTIVES. Skyline Business Journal, Volume XIII-Issue 1-2017-2018.

Espiritu, R. A. (2020). Financial Management of School Heads in Selected Public Elementary Schools in DepEd Region III, Philippines. International Journal of Academic Multidisciplinary Research (IJAMR). 4 (11), Pp 66-72.

Gernalin, J., Bautista, M., & Maguate, G. (2023b). Compliance with the Code of Conduct and Teaching Performance. International Journal of Scientific Research and Management (IJSRM), 11(11), 3036–3062. https://doi.org/10.18535/ijsrm/v11i11.el01

Hernandez, M. P. (2024). Managing school resources and financial competencies of secondary school administrators in the delivery of basic education services. International Journal of Multidisciplinary: Applied Business and Education Research, 5(8).

Merano, E. S. (2023). Financial Management Competence of School Heads and Performance of Schools in Leyte Division. Graduate Study Department, Eastern Visayas State University, Tacloban City. International Journal of Science and Technology Research Archive, 2023, 05(02), 060–077.

Suazo, S. R., & Almerez, Q. L. G. (2025). Financial management in schools: Perceptions, practices, and coping strategies of school heads. International Journal for Multidisciplinary Research, 7(3).

UNESCO. (2024). Transforming education towards SDG 4: Report of a global survey on country actions to transform education. UNESCO

UNESCO. (2024). 2024/5 Global Education Monitoring Report: Leadership in education—Lead for learning. UNESCO Global Education Monitoring Report

UNESCO. (2026). Global Education Monitoring Report 2026. UNESCO Global Education Monitoring Report 2026

World Bank. (2024). Human capital: Human capital for more jobs—Connecting people to work and creating entrepreneurs. World Bank Human Capital